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From: CHancuff@aol.com  
To: sperkins@cavtel.com, jsnyder@cavtel.com  
CC: jmcghee@cavtel.com, cmoses@cavtel.com  
Sent: 6/6/2008 3:04:01 P.M. Eastern Daylight Time  
Subj: Fwd: COBRA Question ... for the 4th time

Hi again Steve and Jeff,

Surely Cavalier's *outside* counsel knows something about Cavalier's obligations. 26 CFR Part 54 from the Internal Revenue Service is pretty straightforward.

Once again, I apologize for the additional grief created for you by, I presume, Tammy Mullins and Sharon Glover. I've heard nothing but good things about Jay McGhee. I'm confident he's no cause for concern. I've included Christina Moses here solely because she was instrumental in getting a previous simple HR question answered. Maybe she can help.

I'm beginning to wonder ... I've been told that the spouse of one of Cavalier's HR employees works for one of Cavalier's insurance administrators. I suppose this could prove to be an additional source of interest.

My requests below remain unanswered. Please answer.

Cliff Hancuff

PS: As an amusing aside to Ms Sharon's previous huffing and puffing: If she weren't looking for a new job, she wouldn't have selected "career opportunities" under "Contact Settings" in her [LinkedIn profile](#). I'll bet a dollar she figured you hadn't signed up yourself and weren't familiar with LinkedIn's contact settings. Goodness, I hope this presumptuousness doesn't permeate all her work for Cavalier.

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From: CHancuff  
To: sperkins@cavtel.com  
CC: jmcghee@cavtel.com, jsnyder@cavtel.com  
Sent: 6/3/2008 1:07:03 P.M. Eastern Daylight Time  
Subj: Fwd: COBRA Question ... for the 3rd time

Welcome back, Steve.

I assume by now you've retained outside counsel to manage the previous shenanigans created for Cavalier by Tammy Mullins and Sharon Glover. My experience with Cavalier's HR management leads me to believe they need the assistance of Cavalier's General Counsel, once again. Your assistance is appreciated.

Steve, as you know, I have experience with folks in Cavalier's HR department's goofy idea that if a question gets ignored long enough, it's supposed to disappear. Eight requests to Ms Mullins and Ms Glover regarding whether Cavalier was self insured were ignored. This leads me to believe they are not the best choices with regards to managing this inquiry.

Jay was sensible enough to answer when *first* asked. Now it appears to be Jay's turn to ignore my question. You will find attached a screen capture of the contributions to my

This is my third request and I am far less amused than I was the first time this tactic was employed with my question about Cavalier being self insured.

Thanks in advance for your assistance.

Cliff Hancuff

From: CHancuff  
 To: jmcghee@cavtel.com  
 CC: jsnyder@cavtel.com  
 Sent: 5/30/2008 3:58:47 P.M. Eastern Daylight Time  
 Subj: Re: COBRA Question

I have provided you documentation of what my and Cavalier's contributions to my medical insurance was, as of the last day of my coverage. I've attached it again here.

From what should I derive my assurance that Cavalier's calculations are accurate?

Thanks for your help.

Cliff Hancuff

In a message dated 5/30/2008 3:54:48 P.M. Eastern Daylight Time, jmcghee@cavtel.com writes:

Good afternoon Cliff,  
 ACH notified us that your Cobra notice was dated 3/30/08, so you have until 5/30/08 (today) to postmark and remit your response to ACH. Linda Bell states that she has been in contact with you and that you are aware of the deadline to enroll. Be assured that the Cobra amounts listed on your Cobra notices from both Cavalier and ACH are accurate.

Thank you,  
 Jay

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**From:** CHancuff@aol.com [mailto:CHancuff@aol.com]  
**Sent:** Friday, May 30, 2008 3:43 PM  
**To:** McGhee, Joseph B.  
**Cc:** Snyder, Jeff  
**Subject:** Re: COBRA Question

Hi Jay & Jeff,

Any progress in the correction of my COBRA coverage premium? Let me know.

Thanks

Cliff Hancuff

In a message dated 5/29/2008 4:44:03 P.M. Eastern Daylight Time, CHancuff writes:

Hi Jay. Welcome Jeff.

Jay, I assume you would rather do this by email than voice. Jeff, feel free to contribute.

First, let's clear up my eligibility for medical COBRA coverage. You are mistaken. My election period for COBRA ends at close of business tomorrow according to several documents sent me by America's Choice. I will not speculate as to whether your misrepresentation is intentional or accidental, it matters not.

That out of the way, let me continue:

The COBRA election form sent to me by America's Choice shows the cost of the Premium Plan to become \$454.80. I'm uncertain as to how this amount was derived, since federal law dictates that COBRA coverage cost cannot exceed 100% of combined employee and employer contributions, plus 2% handling fee. Please note that the total for both is \$153.57 bi-weekly. Since there are 4.3 weeks in each month (average) my COBRA monthly premium is not to exceed \$330.15 + 2% handling.

Attached to this email is a screen capture from Cavalier's intranet that illustrates my health benefit's costs captured on my last day of employment, March 25, 2008. (see top right corner).

Please correct Cavalier's calculations for my medical COBRA premium to be in compliance with regulations established by the DOL.

Thank you kindly, in advance.

Cliff Hancuff

In a message dated 5/29/2008 3:40:26 P.M. Eastern Daylight Time, jmcghee@cavtel.com writes:

Good afternoon Cliff,  
Our records indicate that your employment with Cavalier ended 3/25/08. Cavalier's medical coverage ends the last day of employment, and dental continues through the end of the month in which employment terminates. Cobra coverage can be elected (retroactively) within 60 days of coverage termination. Therefore, you are still within the election period for dental Cobra (only) through 5/31/08. Please let me know if you have any questions.

Thank you,  
Jay

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**From:** CHancuff@aol.com [mailto:CHancuff@aol.com]  
**Sent:** Thursday, May 29, 2008 2:34 PM  
**To:** McGhee, Joseph B.  
**Subject:** COBRA Question

Hi Jay,  
I just left you a voice mail. Could I trouble you to give me call?

Thanks in advance.

Cliff  
703.819.0921

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